

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicholette McClinton Harris
Debtor

Case No. 16-04552-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 26, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db	+ Nicholette McClinton Harris, 162 N 2nd Street, Steelton, PA 17113-2201
4852098	+ BAYVIEW LOAN SERVICING, 4425 PONCE DE LEON BLVD 5TH FL, CORAL GABLES, FL 33146-1873
4852099	+ CAF, CARMAX BUSINESS SERVICES LLC, 225 CHASTAIN MEADOWS COURT, KENNESAW, GA 30144-5897
4852101	+ CAPITAL TAX COLLECTION BUREAU, HARRISBURG DIVISION, 2301 NORTH THIRD STREET, HARRISBURG, PA 17110-1816
4852104	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431
4865749	+ CarMax Business Services LLC, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
4894791	+ Lakeview Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
4852111	+ SNAP FINANCE, 1760 W 2100 S #26561, SALT LAKE CITY, UT 84199-9995
4872673	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
4852114	+ USDOE/GLELSI, 2401 INTERNATIONAL, MADISON, WI 53704-3121

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4852096	+ Email/Text: bankruptcy@rentacenter.com	Mar 26 2021 19:46:00	ACCEPTANCE NOW, 5501 HEADQUARTERS, PLANO, TX 75024-5837
4873812	EDI: ATLASACQU	Mar 26 2021 23:08:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4852097	+ EDI: TSYS2.COM	Mar 26 2021 23:08:00	BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014
4852098	+ EDI: LCIBAYLN	Mar 26 2021 23:08:00	BAYVIEW LOAN SERVICING, 4425 PONCE DE LEON BLVD 5TH FL, CORAL GABLES, FL 33146-1873
4852100	EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4852102	+ Email/Text: dehartstaff@pamd13trustee.com	Mar 26 2021 19:45:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4852103	EDI: PENNDEPTREV	Mar 26 2021 23:08:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4852103	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 26 2021 19:44:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4852105	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 26 2021 19:42:00	COMMONWEALTH OF PA, BUREAU OCCUPATIONAL & INDUSTRIAL SAFETY, CENTRAL COLLECT, RM 1606, L&I BLDG, 651 BOAS STREET, HARRISBURG, PA 17121-0725

4852106	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 26 2021 19:42:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
4852107	+ EDI: AMINFOFP.COM	Mar 26 2021 23:08:00	FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145
4852108	EDI: IRS.COM	Mar 26 2021 23:08:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5132882	Email/Text: camanagement@mtb.com	Mar 26 2021 19:43:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY. 14240-1288
5132883	+ Email/Text: camanagement@mtb.com	Mar 26 2021 19:43:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY. 14240-1288, Lakeview Loan Servicing LLC, c/o M&T Bank 14240-1288
4852110	+ Email/Text: unger@members1st.org	Mar 26 2021 19:46:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
4895792	EDI: PRA.COM	Mar 26 2021 23:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4891098	+ EDI: JEFFERSONCAP.COM	Mar 26 2021 23:08:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4852112	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 26 2021 19:42:00	UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4852113	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 26 2021 19:42:00	UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4895834	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4852109	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Atlas Acquisitions LLC	bk@atlasacq.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Dorothy L Mott	on behalf of Debtor 1 Nicholette McClinton Harris DorieMott@aol.com KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Thomas I Puleo	on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Nichollette McClinton Harris</u>	Social Security number or ITIN	xxx-xx-9125
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:16-bk-04552-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nichollette McClinton Harris
fka Nichollette McClinton Harris-Reid

3/26/21

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.